

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: RICHARD O. BERGESON	§	Case No. 08-74212
MAUREEN A. BERGESON	§	
	§	
Debtors	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/31/2008.
- 2) The plan was confirmed on 06/16/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/04/2012, 07/09/2013, 03/10/2014, 04/04/2014.
- 5) The case was completed on 03/19/2014.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$37,884.00.
- 10) Amount of unsecured claims discharged without full payment: \$202,338.04.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 46,580.00	
Less amount refunded to debtor	\$ 20.00	
NET RECEIPTS		\$ 46,560.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,150.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,809.40	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 4,959.40
Attorney fees paid and disclosed by debtor:	\$ 1,848.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
MACEY BANKRUPTCY LAW, PC	Lgl	3,500.00	3,998.00	3,998.00	2,150.00	0.00
CHASE AUTO FINANCE	Sec	4,925.00	7,407.81	4,925.00	4,925.00	656.44
CHASE AUTO FINANCE	Uns	2,427.00	0.00	2,482.81	425.80	0.00
GMAC MORTGAGE	Sec	0.00	2,153.34	381.82	381.82	0.00
GREEN TREE SERVICING LLC	Sec	3,360.55	3,876.88	3,360.55	3,360.55	0.00
ACADEMY COLLECTION SERVICE	Uns	0.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Uns	7,506.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Uns	6,926.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Uns	6,926.23	7,113.85	7,113.85	1,219.97	0.00
AMERICAN EXPRESS BANK FSB	Uns	7,671.27	7,741.42	7,741.42	1,327.60	0.00
ATLANTIC CRD	Uns	10,270.00	NA	NA	0.00	0.00
EAST BAY FUNDING LLC	Uns	10,507.00	10,507.76	10,507.76	1,802.00	0.00
EAST BAY FUNDING LLC	Uns	24,874.00	10,270.42	10,270.42	1,761.30	0.00
CENTRAL DUPAGE EMERGENCY	Uns	145.00	NA	NA	0.00	0.00
EAST BAY FUNDING LLC	Uns	14,708.00	14,708.09	14,708.09	2,522.33	0.00
EAST BAY FUNDING LLC	Uns	21,129.00	21,129.91	21,129.91	3,623.62	0.00
CHASE - CC	Uns	9,457.00	NA	NA	0.00	0.00
EAST BAY FUNDING LLC	Uns	7,697.00	7,697.27	7,697.27	1,320.02	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
ECAST SETTLEMENT	Uns	6,051.00	6,051.64	6,051.64	1,037.81	0.00
EAST BAY FUNDING LLC	Uns	2,434.00	2,569.06	2,569.06	440.57	0.00
PRA RECEIVABLES MANAGEMENT	Uns	13,798.00	13,798.37	13,798.37	2,366.32	0.00
PORTFOLIO RECOVERY	Uns	11,696.00	11,696.99	11,696.99	2,005.95	0.00
PRA RECEIVABLES MANAGEMENT	Uns	8,751.00	8,751.18	8,751.18	1,500.76	0.00
PRA RECEIVABLES MANAGEMENT	Uns	3,549.00	3,549.00	3,549.00	608.62	0.00
DELNOR - COMMUNITY HOSPITAL	Uns	133.00	NA	NA	0.00	0.00
DELNOR - COMMUNITY HOSPITAL	Uns	493.42	NA	NA	0.00	0.00
DIRECT MERCHANTS BANK	Uns	1,057.00	NA	NA	0.00	0.00
EAST BAY FUNDING LLC	Uns	9,605.00	9,605.83	9,605.83	1,647.33	0.00
HSBC BANK	Uns	579.00	NA	NA	0.00	0.00
HSBC BEST BUY	Uns	529.00	NA	NA	0.00	0.00
ECAST SETTLEMENT	Uns	4,846.04	5,086.11	5,086.11	872.23	0.00
HSBC CARD SERVICES	Uns	1,057.32	NA	NA	0.00	0.00
KCA FINANCIAL SVCS	Uns	0.00	NA	NA	0.00	0.00
KCA FINANCIAL SVCS	Uns	0.00	NA	NA	0.00	0.00
CHASE BANK USA NA	Uns	1,244.00	1,273.67	1,273.67	218.42	0.00
EAST BAY FUNDING LLC	Uns	835.00	492.64	492.64	84.48	0.00
SALLIE MAE SERVICING LP	Uns	6,307.00	6,284.65	6,284.65	1,077.77	0.00
SEARS CARD	Uns	1,683.00	NA	NA	0.00	0.00
SEARS CARD	Uns	1,108.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	6,764.00	6,764.46	6,764.46	1,160.05	0.00
SHELL OIL / CITIBANK	Uns	0.00	NA	NA	0.00	0.00
US BANK / NA ND	Uns	5,086.00	NA	NA	0.00	0.00
ECAST SETTLEMENT	Uns	1,672.00	1,672.30	1,672.30	286.78	0.00
WEST CENTRAL ANES GROUP	Uns	293.00	NA	NA	0.00	0.00
WFFINANCIAL	Uns	0.00	NA	NA	0.00	0.00
WFNNB / CHADWICKS OF BOS	Uns	81.00	NA	NA	0.00	0.00
EAST BAY FUNDING LLC	Uns	0.00	693.40	693.40	118.91	0.00
ECAST SETTLEMENT	Uns	0.00	24,874.10	24,874.10	4,265.73	0.00
PRA RECEIVABLES MANAGEMENT	Uns	0.00	1,758.00	1,758.00	301.49	0.00
PRA RECEIVABLES MANAGEMENT	Uns	0.00	1,109.00	1,109.00	190.19	0.00
ECAST SETTLEMENT	Uns	0.00	529.16	529.16	90.74	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 3,742.37	\$ 3,742.37	\$ 0.00
Debt Secured by Vehicle	\$ 4,925.00	\$ 4,925.00	\$ 656.44
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 8,667.37	\$ 8,667.37	\$ 656.44
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 188,211.09	\$ 32,276.79	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,959.40	
Disbursements to Creditors	\$ 41,600.60	
TOTAL DISBURSEMENTS:		\$ 46,560.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 07/22/2014

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.